

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION**

In re: HAYWARD L RUFF	§	Case No. 18-bk-17384
YVETTE D COOLEY-RUFF	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/07/2018.
- 2) The plan was confirmed on 07/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/14/2022.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,150.00.
- 10) Amount of unsecured claims discharged without full payment: \$504,138.85.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 72,022.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 72,022.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,754.52	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 9,754.52</b>
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL D. SAYLES ESQ	Lgl	0.00	NA	NA	4,000.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	6,829.00	6,829.00	1,010.06	0.00
CAPITAL ONE BANK	Uns	0.00	17,358.78	17,358.78	2,567.46	0.00
CAPITAL ONE BANK	Uns	0.00	10,478.27	10,478.27	1,549.80	0.00
CAPITAL ONE BANK	Uns	0.00	3,339.81	3,339.81	493.98	0.00
CAPITAL ONE BANK	Uns	0.00	3,316.15	3,316.15	490.47	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	23,622.33	23,622.33	3,493.87	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	23,151.61	23,151.61	3,424.25	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	848.81	848.81	125.55	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	840.83	840.83	124.36	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	1,084.67	1,084.67	160.43	0.00
PHILA. FEDERAL CREDIT UNION	Uns	0.00	11,825.89	0.00	0.00	0.00
PGW	Uns	0.00	202.66	202.66	29.97	0.00
APPLE FEDERAL CREDIT UNION	Uns	0.00	13,209.78	13,209.78	1,953.80	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	1,063.63	1,063.63	157.31	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	693.68	693.68	102.60	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	2,061.31	2,061.31	304.88	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	573.92	573.92	84.88	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MERRICK BANK	Uns	0.00	1,522.55	1,522.55	225.20	0.00
MERRICK BANK	Uns	0.00	2,319.98	2,319.98	343.13	0.00
TD AUTO FINANCE	Sec	0.00	35,167.10	35,167.10	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	1,109.49	1,109.49	164.10	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	498.02	498.02	73.66	0.00
LVNV FUNDING	Uns	0.00	11,858.72	11,858.72	1,753.97	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	32,063.53	32,063.53	4,742.37	0.00
NAVIENT SOLUTIONS, LLC	Uns	0.00	20,439.28	20,439.28	3,023.08	0.00
NAVIENT SOLUTIONS, LLC	Uns	0.00	20,400.41	20,400.41	3,017.33	0.00
NAVIENT SOLUTIONS, LLC	Uns	0.00	36,382.06	36,382.06	5,381.10	0.00
United Guaranty Commercial Ins Co of	Uns	0.00	7,153.79	7,153.79	1,058.08	0.00
BANK OF MISSOURI	Uns	0.00	446.85	446.85	66.09	0.00
LVNV FUNDING	Uns	0.00	276.35	276.35	40.87	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,218.67	2,218.67	328.15	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,833.55	1,833.55	271.20	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,610.64	2,610.64	386.13	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	731.18	731.18	108.15	0.00
Navient	Uns	0.00	87,104.22	87,104.22	12,883.19	0.00
PENNYMAC LOAN SERVICES LLC	Sec	0.00	86,968.78	86,968.78	1,205.02	0.00
TD BANK USA N.A.	Uns	0.00	2,235.19	2,235.19	330.59	0.00
TD BANK USA N.A.	Uns	0.00	1,660.02	1,660.02	245.53	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	647.76	647.76	95.80	0.00
FIRSTMARK SERVICES	Uns	0.00	69,325.34	69,325.34	10,253.60	0.00
FIRSTMARK SERVICES	Uns	0.00	69,325.34	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	197.47	197.47	197.47	0.00
AFFINITY FCU	Uns	2,600.00	NA	NA	0.00	0.00
AFFINITY FCU	Uns	2,600.00	NA	NA	0.00	0.00
AFFINITY FCU	Uns	0.00	NA	NA	0.00	0.00
AFFINITY FCU	Uns	2,700.00	NA	NA	0.00	0.00
AMAZON	Uns	1,600.00	NA	NA	0.00	0.00
APPLE FEDERAL CREDIT UNION	Uns	4,000.00	NA	NA	0.00	0.00
BANKCARD SERVICES	Uns	400.00	NA	NA	0.00	0.00
BANKCARD SERVICES	Uns	300.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	2,000.00	NA	NA	0.00	0.00
BARCLAYS BANK OF DELAWARE	Uns	1,700.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BLOOMINGDALE'S	Uns	20.00	NA	NA	0.00	0.00
FINGERHUT	Uns	2,000.00	NA	NA	0.00	0.00
FINGERHUT	Uns	3,400.00	NA	NA	0.00	0.00
ISLAND FINANCE, LLC	Uns	300.00	NA	NA	0.00	0.00
LENDING CLUB COPORATION	Uns	500.00	NA	NA	0.00	0.00
MACY'S	Uns	0.00	NA	NA	0.00	0.00
MID AMERICA BANK	Uns	100.00	NA	NA	0.00	0.00
MID-ATLANTIC PROGRAM SERVICE	Uns	15,000.00	NA	NA	0.00	0.00
MINUTE LOAN CENTER	Uns	1,600.00	NA	NA	0.00	0.00
MONEYLION OF NEVADA LLC	Uns	600.00	NA	NA	0.00	0.00
NAVIENT	Uns	75,000.00	NA	NA	0.00	0.00
NIIZAH, LLC	Uns	800.00	NA	NA	0.00	0.00
ONEMAIN	Uns	200.00	NA	NA	0.00	0.00
PATENAUDE & FELIX, A.P.C.	Uns	5,000.00	NA	NA	0.00	0.00
PATENAUDE & FELIX, A.P.C.	Uns	1,500.00	NA	NA	0.00	0.00
PAYPAL CREDIT SERVICES	Uns	900.00	NA	NA	0.00	0.00
PERFORMANT RECECOVERY INC	Uns	0.00	NA	NA	0.00	0.00
RADIUS GLOBAL SOLUTIONS, LLC	Uns	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	NA	NA	0.00	0.00
ROSEBUD LENDING	Uns	0.00	NA	NA	0.00	0.00
SYCHCHRONY BANK	Uns	1,500.00	NA	NA	0.00	0.00
SYCHCHRONY BANK	Uns	1,600.00	NA	NA	0.00	0.00
SYNCHRONY BANK-AMAZON	Uns	2,100.00	NA	NA	0.00	0.00
SYNCHRONY BANK-PAYPAL	Uns	800.00	NA	NA	0.00	0.00
TARGET CARD SERVICES	Uns	1,800.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Uns	1,300.00	NA	NA	0.00	0.00
VERIZON	Uns	571.00	NA	NA	0.00	0.00
VERIZON	Uns	300.00	NA	NA	0.00	0.00
WALMART	Uns	1,300.00	NA	NA	0.00	0.00
WALMART	Uns	3,600.00	NA	NA	0.00	0.00
WALMART	Uns	800.00	NA	NA	0.00	0.00
WEBBANK	Uns	13,000.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 86,968.78	\$ 1,205.02	\$ 0.00
Debt Secured by Vehicle	\$ 35,167.10	\$ 0.00	\$ 0.00
All Other Secured	\$ 197.47	\$ 197.47	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 122,333.35	\$ 1,402.49	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 411,512.84	\$ 60,864.99	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 9,754.52	
Disbursements to Creditors	\$ 62,267.48	
<b>TOTAL DISBURSEMENTS:</b>		\$ 72,022.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/14/2022

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.